

**EXHIBIT A**

Julie H Krakow



August 4, 2016

Original Creditor: HSBC CARD SERVICES INC  
 Original Account Number: \*\*\*\*\*67520  
 Current Creditor: USI SOLUTIONS, INC.  
 Current Account No.: 4716  
 Current Balance: \$9,041.04

Dear Julie H Krakow,

We have been asked to contact you by our client, USI SOLUTIONS, INC., regarding your past due account with them. Our Client has not received payment as of the date of this letter. Therefore, the account has been placed with our office for collection.

- ① You may resolve your account for \$4,520.52 if payment is received before September 12, 2016. We are not obligated to renew this offer. Upon receipt and clearance of your payment, this account will be considered satisfied and closed, and a satisfaction letter will be issued or;
- ② You may resolve your account for \$4,972.57 in 2 payments starting on September 12, 2016. We are not obligated to renew this offer. Please make payments no more than 30 days apart. Upon receipt and clearance of these two payments of \$2,486.29, this account will be considered satisfied and closed, and a satisfaction letter will be issued or;
- ③ You may resolve your account for \$5,424.62 in 4 payments starting on September 12, 2016. We are not obligated to renew this offer. Please make payments no more than 30 days apart. Upon receipt and clearance of these four payments of \$1,356.16, this account will be considered satisfied and closed, and a satisfaction letter will be issued or;
- ④ If you are unable to accept the above offer(s), please contact our office. We take pride in working with all consumers, regardless of your current financial position.

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, that you dispute the validity of the debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within 30 days after receipt of this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.



Customer Service: 877-821-1659

<http://drs.cssimpact.com/negotiator/>

PO BOX 25759, GREENVILLE, SC 29616-0759



Scan this code with  
your smartphone to  
pay your bill online.



PLEASE SEE THE REVERSE SIDE FOR IMPORTANT INFORMATION.  
 Please Detach And Return in The Enclosed Envelope With Your Payment.

PO BOX 25759  
GREENVILLE, SC 29616-0759

Payment Options: Online • visit us at <a href="http://drs.cssimpact.com/negotiator">http://drs.cssimpact.com/negotiator</a> • Money Gram - use code 7153 PayPal • send payment to <a href="mailto:payment@getdrds.com">payment@getdrds.com</a> • Check or Money Order - payable to Dynamic Recovery Solutions					
TO PAY BY CREDIT CARD, PLEASE COMPLETE THE SECTION BELOW		<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> Check	<input type="checkbox"/> Money Order
CARD NUMBER			EXP. DATE		
SIGNATURE			SECURITY CODE		
ACCOUNT#	048834716	CIRCLE PAYMENT OPTION	1 2 3 4	AMOUNT	

Julie H Krakow

DYNAMIC RECOVERY SOLUTIONS  
 PO BOX 25759  
 GREENVILLE, SC 29616-0759



**EXHIBIT B**



Additionally, some creditors may note your account with comments each month. We refer to these creditor comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets >< indicates that this remark is considered adverse.

AID ACCT INFO DISPUTED BY CONSUMR

### Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

#### DEVILLE ASSET MANAGEMENT #D35763\*\*\*

1132 GLADE ROAD  
COLLEYVILLE, TX 76034  
(888) 205-1631

Placed for collection:	01/10/2017	Balance:	\$9,041	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	02/08/2017		
Account Type:	Open Account	Original Amount:	\$9,041		
Loan Type:	COLLECTION	Original Creditor:	138M MIXED CC		
	AGENCY/ATTORNEY	Past Due:	(Retail) >\$9,041<		

Remarks: >PLACED FOR COLLECTION<  
Estimated month and year that this item will be removed: 11/2017

### Satisfactory Accounts